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Montana State Fund

Guardian

October 1997

Carving a New Web Face

A State Fund Internet core team met for the first time this month to carve out the look of our Internet web site. Since 1996, the State Fund has had a presence on the Internet with a home page at www.statefund.mtgov. However, as technology rapidly changes, so does our need to redesign and market our Internet presence.

The Internet is the fastest growing and most efficient vehicles for communications today. It can help us provide information to the public, our customers and other interested individuals with greater convenience and lower costs. In the past, we have relied on the Internet only as a way to provide information to interested individuals. In the near future, we plan to develop interactive capabilities to provide and receive information from users. Potential audiences may include insurance producers, medical providers, and of course, employers and employees.

The Internet Core Team is made up of a representative from each department. The team plans to meet twice a month with the goal of designing an effective, interactive, and creative web page for the Montana State Fund. Members are Ed Benasky (MIS), Mark Barry (A&F), Bernie Hewitt (Underwriting), John Gneckow (Claims), Denise Molley (Legal), Larry Nelson (Loss Control) and Aidan Myhre (Communications). Please share your ideas about what information you and your departments would like t see on the State Fund's Internet site with any group member.

Halloween Mystery

The Governor pleads for Montanans not to call the Governor's office to ask about his costume. His Halloween identity will be revealed on Halloween night when the Governor and Mrs. Racicot greet thousands of little ghosts and goblins at their front door (2 Carson Street) from 5:30pm to 9pm.

All Montanans are invited to visit and bring a camera for a souvenir photo of their trick-or-treater with whatever creatures the Governor and Mrs. Racicot come up with.

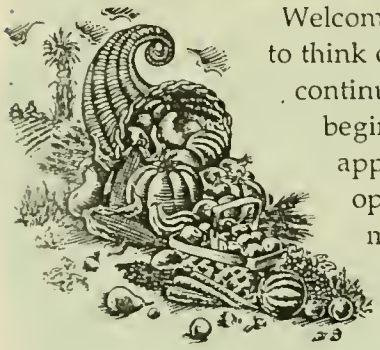
Employee of the Year

Congratulations to Sandy Adams, Employee of the Year! Sandy's co-workers say she is an excellent team player who works closely with the adjusters and helps with all aspects of claims. Her "Adam's Maneuver" will go down in history as one of the great Claim Department ideas. One co-worker summed it up, "Her knowledge makes her and her ideas very valuable to the State Fund."

Sandy is honored to be chosen Employee of the Year and says, "There are so many wonderful people at the State Fund who are dedicated, hard workers, and are just great people to work with. All of you deserve an award. Thanks for your recognition and support."

Published monthly by and for the employees of the Montana State Fund.

President's Message



Welcome to the start of a new season. We are resolved to think of this as an ideal time to build momentum and continue to move the State Fund forward. Like the beginning of each new fiscal year, our agenda appears full —which presents excitement and opportunity. First and foremost is our commitment to customer service and the development of our partnership with insurance producers throughout local communities in Montana. Nothing is more important to us than the success of our business partners and our customers. We are fortunate to be in partnership with 14 dedicated insurance agencies and five associations, including our newest partner, National Federation of Independent Business (NFIB).

This year the Strategic Business Plan focuses us on the following priorities:

- Continue with our collaborative efforts on the agency program
- Completion of the PAALS/AMPS technology plan
- Strengthen communications and linkages with our employees

These organization-wide initiatives will energize the State Fund and make us even more competitive in our industry. Yes, we have much to be proud of as we recognize the accomplishments of FY97 (see insert) and begin the new year. I'd like to thank each and every employee for the support you have given to the State Fund. Your support has made it possible for us to meet the challenges of today, and it gives us the confidence to embrace our future.

Great Compliment

Rich McElvoy, Loss Control Specialist for Western Energy came in recently to go over his loss run, active claims, reserves, and policy information. He also met with Dan Glenny and said, "I'm very impressed Dan had anticipated all of my questions and concerns, and had the answers, calculations, and estimates ready."

Rich was pleased with the visit and its outcome and was very complimentary of the State Fund: He commented that, "the people in CSU are always professional and helpful, as is Vicki Hirschi, the Adjuster assigned to my account."

Way to Go Underwriting!

Recently, the State Fund wrote one of our largest accounts ever. The Salish Kootenai Tribe joined the State Fund through the new agency program. Western States is the agency of record on the account. Congratulations Dan Glenny and Bernie Hewitt!

Hats off to Christy Weikart for her efforts with Scenic Trailways. A great development of a current account. Excellent work Christy!

Happy Halloween

Kudos Kolumn

Kudos to Accounting

Thanks to the Accounting Department for processing 25,000 payroll/premium reports in August! They did it in a timely manner and with excellent accuracy!

Kudos to State Fund Employees

Maryanne Wil of Buzan Chiropractic in Missoula called and said we've really changed in the last couple years. She added, " I enjoy calling you for information because someone is always here to talk to and we're really helpful."

Kudos to the EFFY Committee

Thanks to the EFFY Committee for all of their work and all employees who send thoughts and prayers when a co-worker has an ill family member. It's really nice to have support from friends and co-workers. —Diane Pedersen

Kudos to Sam Heigh

"Thanks to Sam Heigh for being 'da boss' and for understanding, a little bit goes a long way."—The BC Unit

Kudos to MIS

"The MIS gang has worked many, many long hours the past few weeks to upgrade our systems. I would like to thank them for their dedication, continued support, and response to the needs of our unit." —Nance Hughes

Kudos for Customer Education

"I would like to extend a big hug and thank you to Shannon Copps for all of her hard work and positive attitude in helping to organize and plan the Policyholder Seminars held in October around the state. Also, a big thank you and kudos for the great presentations given by Carl Swanson, Blair Johnson, Chuck Driscoll, and Michael Glass.—Linda Goan

Congratulations!

Married: Kim Burbridge and Ryan Davis on October 4. Kim adds, "Thanks to all my co-workers who contributed to the great wedding present I received!"

Engaged: Dwan Ford and Wes Winden.

Women In Business Recognized In October

National Business Women's week is celebrated the third week in October. Originating in 1927, NBWW has evolved into an important celebration of gender equality in the workplace. According to JoAlice Mospan, Montana's Small Business Association Director, women owned businesses are the fastest growing segment of the business community. "They bring unique skills and perspectives to the workplace," she added. National Business Women's Week is a time to reflect on the tremendous strides women have made in the workplace and to recommit ourselves to ensure all citizens have an equal opportunity to succeed.

Giving Campaign Update

By Shawn Bubb

The first week of the State Employee Giving Campaign brought in a total of $38,535. The State Fund had three winners in the statewide drawings: Kelli Hargraves, Nance Hughes, and Linda Kirkeby.

Congratulations to all the winners, and thanks for everyone's continued support! Your gifts make a difference in our community.

Employees enjoy the gourmet breakfast cooked by the executive staff.

Employee of the Month

Congratulations to Enid Kalaher, Senior Customer Service Representative, October's Employee of the Month. Enid has developed a procedure for processing first reports that helps CSU meet Business Plan goals. Her co-workers say, "Enid is always willing to help with any tasks assigned to promote quality customer service, and is very much a team player." Her co-workers are grateful for the knowledge she continues to bring to the Unit and the State Fund.

Training Calendar

Basic Word Perfect: (one space left) *Nov. 3-5*

Getting to Know. . . Claim: *Nov. 12*

Sexual harassment Awareness & Prevention: Required for supervisors. *Nov. 13*

Employee Assistance Program Orientation for Employees: *Nov. 19*

Employee Assistance Program Orientation for Supervisors: Required. *Nov. 19*

Getting To Know. . . the State Fund

By Blair Johnson

Ever wonder what your co-workers do all day? The *Getting To Know You* Training Program is the perfect opportunity to find out! This program was created based on employee feedback from the Employee Satisfaction Survey. The program is designed to better develop our employees' understanding of State Fund operations and the workers' compensation industry. Each program will offer a department overview and explanation of functional responsibilities as presented by the Department Vice President.

Getting to Know You
Program Schedule:

Getting to Know Underwriting: **Oct. 29**
Getting to Know Claim: **Nov. 12**
Getting to Know MIS: **Jan. 14**
Getting to Know Admin/Finance: **Feb. 11**
Getting to Know Legal: **March 11**
Getting to Know Human Resources: **April 8**
Getting to Know Executive: **May 13**

Profiles

Policy Services

Back row, left to right: Trudy Robinson, Becky Rabey, Linda Harmon
Front row, left to right: Rosemarie Roseland, Chantal VanDaele, Kelly Stanley

Unit 2

Chantal VanDaele, Underwriting Tech Assistant, has been with the State Fund since 1991. She provides information to policyholders. She enjoys spending time with her husband, Andrew, in her spare time.

Becky Rabey has been with the State Fund since 1992. As an Underwriting Assistant she handles customer inquiries and keeps account information up to date. When she's not at work, Becky keeps busy with her six year old daughter and her three year old son.

Trudy Robinson has provided Underwriting administrative support for about two weeks and has been mailing policy packets and updates. Trudy has previously held positions as an underwriter, rater, and rating supervisor. She has completed seven out of ten CPCU courses. Trudy recently moved to Helena from Anchorage, Alaska.

Unit 4

As an Underwriting Assistant, **Rosemarie Roseland** answers customer calls, and handles cancellations, re-enrollments, and certificates. She studied for two years at MSU and is currently enrolled in an underwriting course. Rosemarie enjoys spending time with her two daughters, hiking, reading, traveling, and growing flowers.

Kelly Stanley has been at the State Fund for three years and provides administrative support to the Underwriting Department. She updates and maintains policies and answers customer questions. Kelly previously worked for the Department of Revenue and the Office of Legal Affairs. She will graduate from Carroll College this spring with a degree in Business Finance. Kelly enjoys Wednesday nights at Rose's, singing and dancing, and stained glass artwork.

Linda Harmon, Underwriting Tech Assistant, has been with the State Fund since 1982. Linda answers phone inquiries and keeps customer accounts current. She says, "It is very satisfying to turn an angry customer into a satisfied one." Linda enjoys horseback riding and Montana's beautiful landscape and people.

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Please call 444-6502 with comments or suggested articles.

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Human Resources

Personnel changes as of October 22, 1997

New Hires

Darcie Dunlap (Admin/Finance)
Carolyn McLeod (Claim)
Patricia Turner (Claim)
Barbara van der Mars (Claim)
Aimee Wortman (HR)
Trudy Robinson (Underwriting)

Departures

Chuck Driscoll (Claim)
Donna Liedle (Claim)
Harold Danielson (Admin/Finance)
Kathy Frandsen (Underwriting)
Debbie Allen (HR)
Ginny Amdahl (Claim)
Todd Messinger (Claim)

Montana State Fund Extra!

This **Extra!** is published in recognition of the many employee accomplishments during FY97. I am excited to share with you this update of the State Fund FY97 Strategic Business Plan accomplishments. The past year was full of dynamic changes and exciting progress. Together we made a commitment to improve customer service, implement new programs, enhance efficiency, and manage our resources more effectively. Now, we can see the results. Thank you for all your dedication, energy, and ideas throughout the year!

Carl

UNDERWRITING

- Implemented Agency Pilot Program.
- Wrote six new accounts with EAP >$50,000.
- Established Large Account Unit to individually underwrite all accounts >$15,000.
- Added two new associations: Montana Building Industry Association and Montana Stockgrowers Association.
- Reorganized department to focus on customer service.

Loss Control/Premium Audit

- Performed 6,029 audits.
- Reduced customer service reviews from 3.8% in FY96 to 2.6% in FY97.
- Billed 81% of audits within 21 days.
- Reduced loss ratio by 40.8%. From 88.6% in FY96 to 54.4% in FY97, representing a savings of $3.2 million for 150 customers.

Communications

- Reduced call waiting by 87.5%.
- CSU handled 63.5% of all calls.
- Conducted six focus groups, nine policyholder seminars, and four safety workshops.
- Combined First Reporting Unit and Customer Service Unit and reorganized under Admin/Finance Department.
- Prepared producer manual and organized two training sessions for the Agency Pilot Program.

Claim

- Implemented BIS.
- Achieved an MCO referral rate of 88.4%.
- Enhanced MCO efficiency through all member billing.
- Developed an Early Return to Work Program for state agencies.
- Reorganized fraud under Claim Department.
- Reduced open Old Fund claims by 10.2%.

FRAUD

- FY97 savings:
  $1,529,057
  ROI: 2.9:1
  $556,863 in premium fraud detected and/or ordered.

Human Resources

- Realized second pay for performance merit adjustment for all eligible employees.
- Conducted salary survey
- Modified PPRP and forms.
- Published employee and supervisor PPRP handbooks.
- Continued training programs.
- Utilized Intranet and Internet for job postings.

MIS

- Implemented BIS.
- Continued commitment to AMPS.
- Completed significant progress on PAALS.
- Installed Windows 95 on all PCs.
- Programmed system for MCO incentive plan payment and benchmark.

Admin/Finance

- Conducted financial analysis for Legislation and Board of Directors related to:
  - OFLT termination
  - Payment of $20 million to General Fund
  - Payment of $63.8 million to Old Fund
- Implemented controlled access system.

Legal

- Successfully defeated SB98 (to authorize the Board of Regents to elect coverage under Plan I, II, or III.)
- Successfully lobbied SB67 (with assistance from Mark Barry, Vice President of Administration and Finance) to authorize the State Fund to:
  - work with licensed insurance agents
  - provide dividends to customers after July 1, 1998
  - increase Board of Directors from five to seven members
  - provide other states coverage
  - modify operating expense cap